New system user guide

Welcome to our new online mortgage application system. This helpful user guide covers everything from registration, to generating Illustrations, AIPs and Applications – allowing you to get the most out of this new tool.

Built for better business

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Bank of Ireland UK
for Intermediaries

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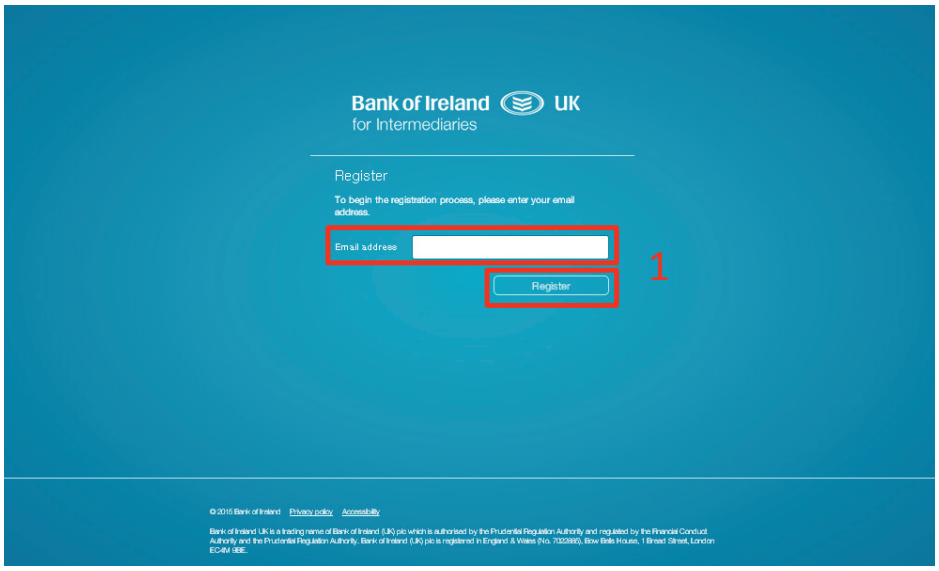
Getting Started

Registration

Our automated registration process means getting started is quick and easy.

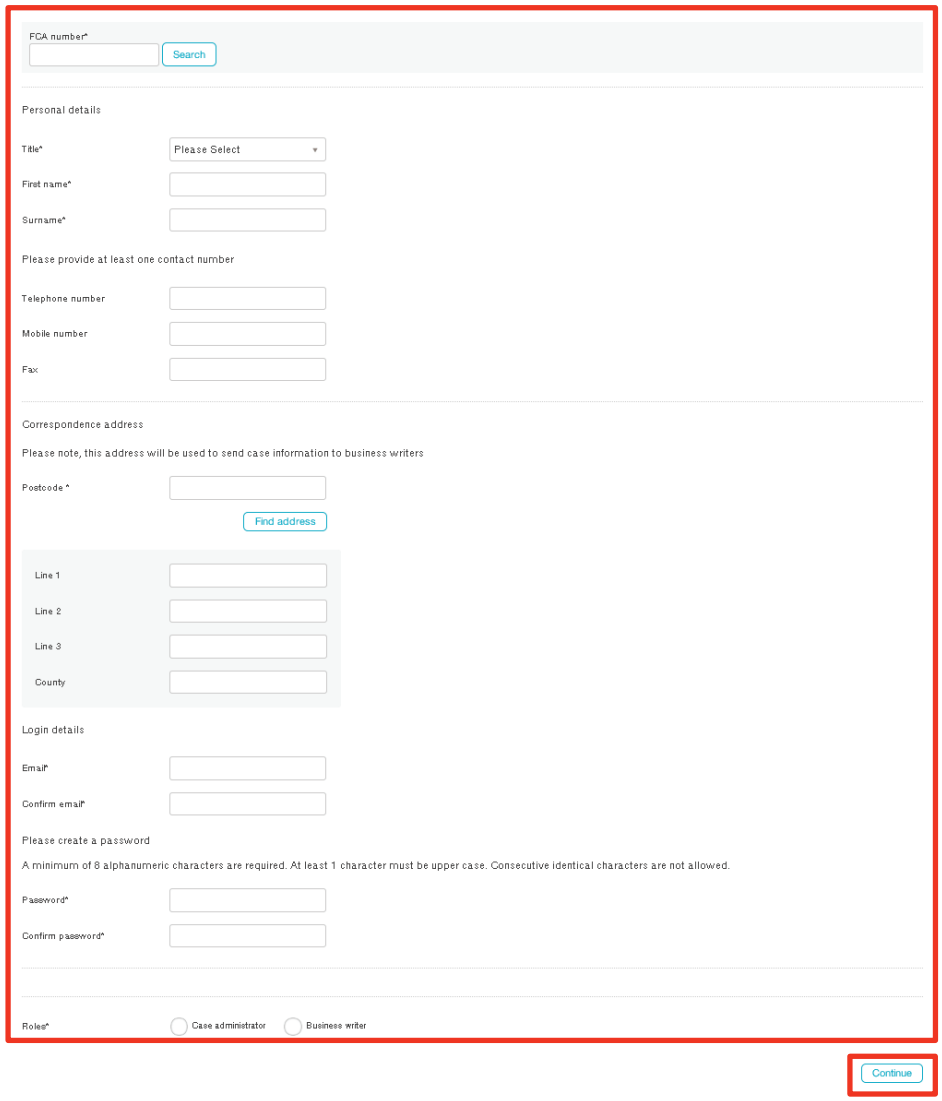
STEP 1



1. On the registration screen, enter your email address and click the **'Register'** button.

Please note – an email address can only be used once for registration.

STEP 2

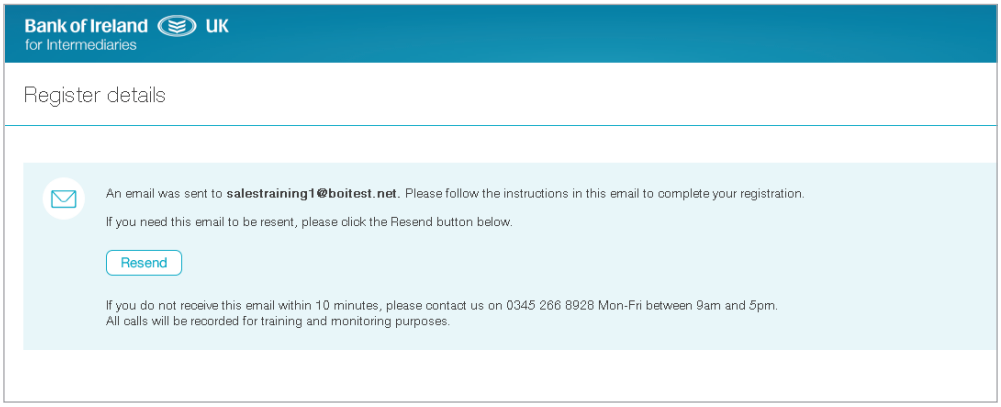


2. You'll then be taken through to our registration page to start the process. You'll be asked to enter some information, including your FCA number, your name, a contact number, a correspondence address, an email address, a case sensitive password and your role.

3. When you have entered your personal details, click the '**Continue**' button.

Please note – if after entering your details and clicking 'Continue', you realise you've input the wrong information, please contact our sales support team from 9am to 5pm, Monday to Friday on **0345 266 8928***.

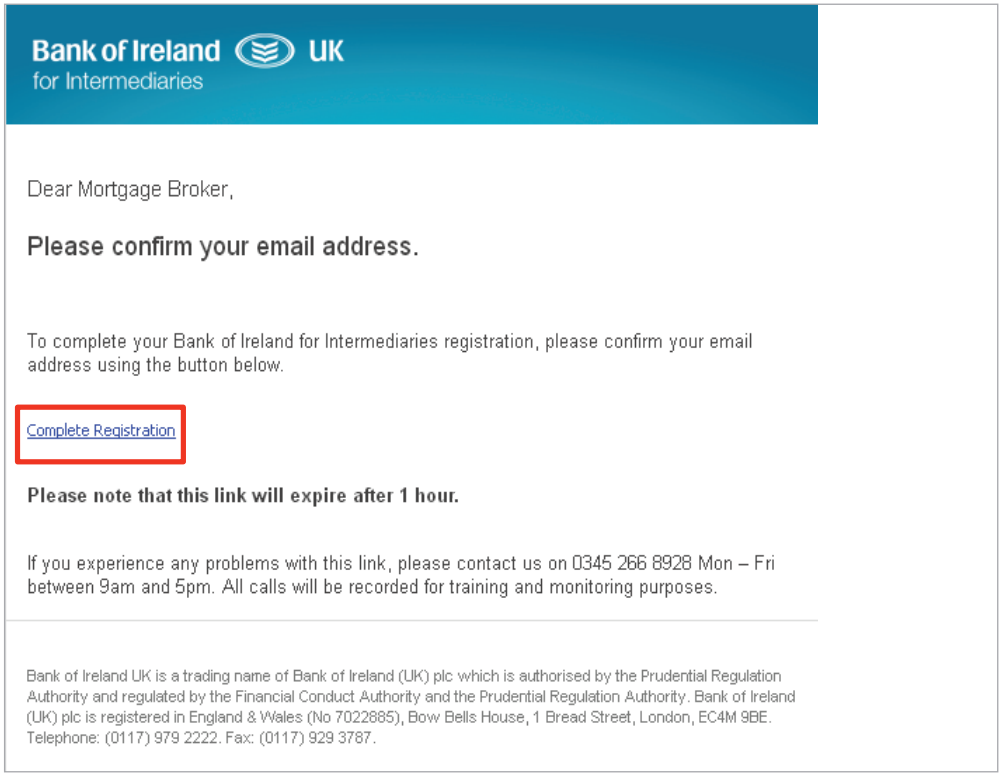
STEP 3



Once you've clicked the '**Continue**' button, you'll then see a screen confirming that an email has been sent to the email address you entered, with instructions on how to complete the registration process.

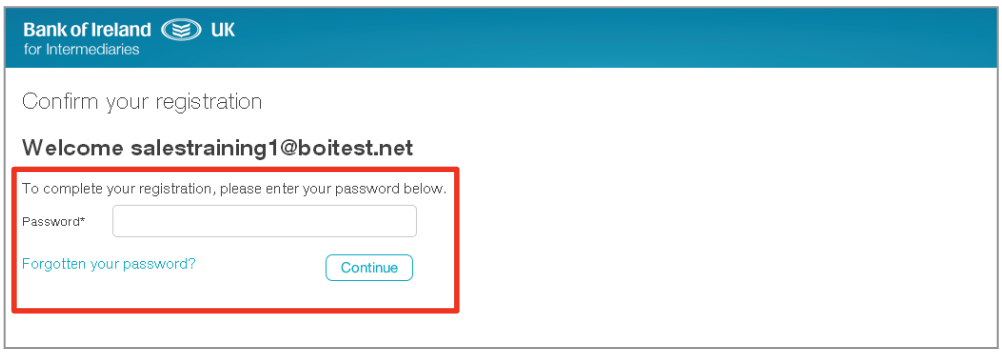
Please note – if you don't receive the email within 10 minutes please check your 'Junk' mail.

STEP 4



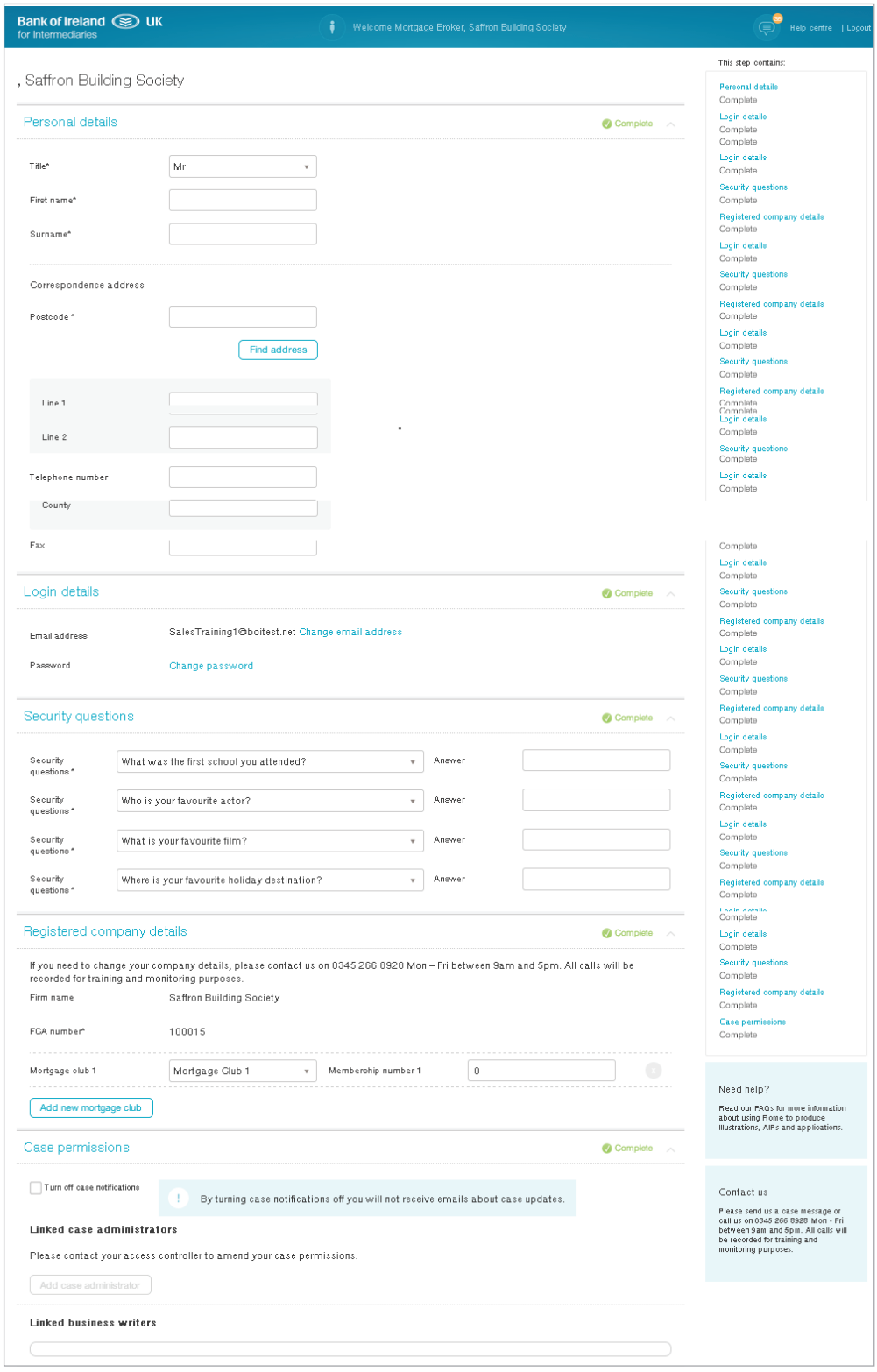
When you receive the email, just click on the '**Complete Registration**' link.

STEP 5



You'll then be taken to a screen and asked to enter your password. When you have done this, click the '**Continue**' button.

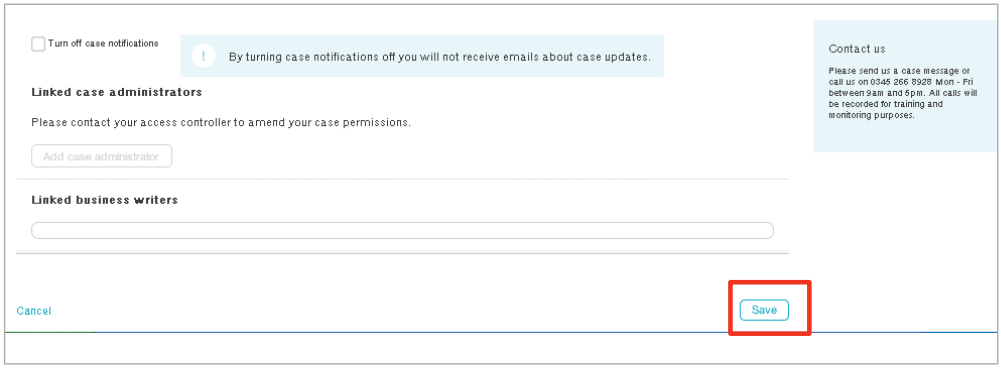
STEP 6



Upon clicking **'Continue'**, you'll then be taken to your profile page to complete the registration. Please check the details you entered previously are correct.

To help protect your account, you'll also be asked to select four security questions and provide the relevant answers. You'll need to remember these if you ever forget your password and need us to reset it.

STEP 7

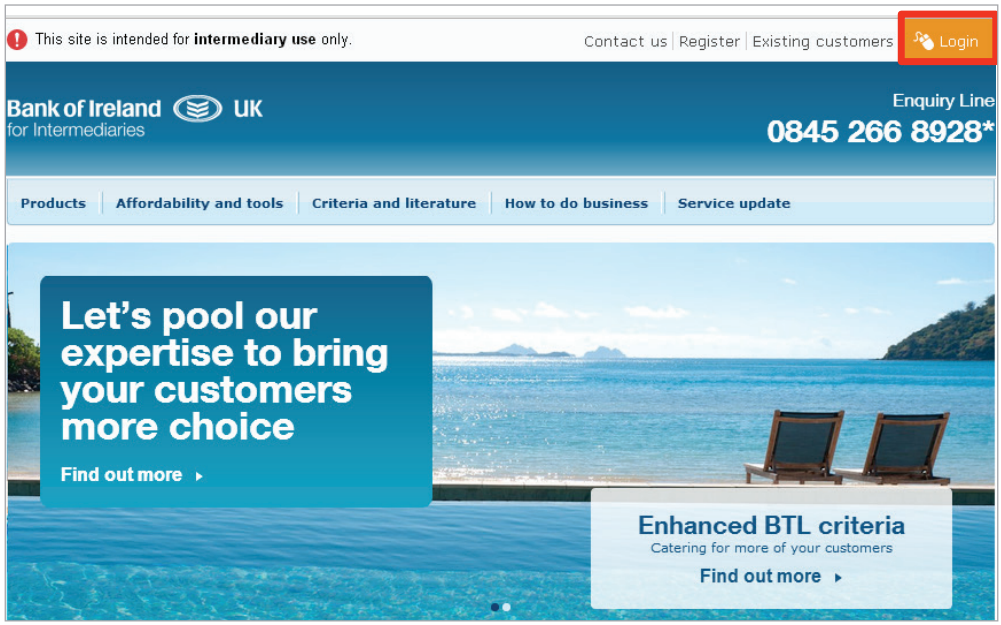


When you have entered all the required details, just click the **'Save'** button at the bottom of the screen. You have now completed the registration process and will be able to use the system.

Logging In

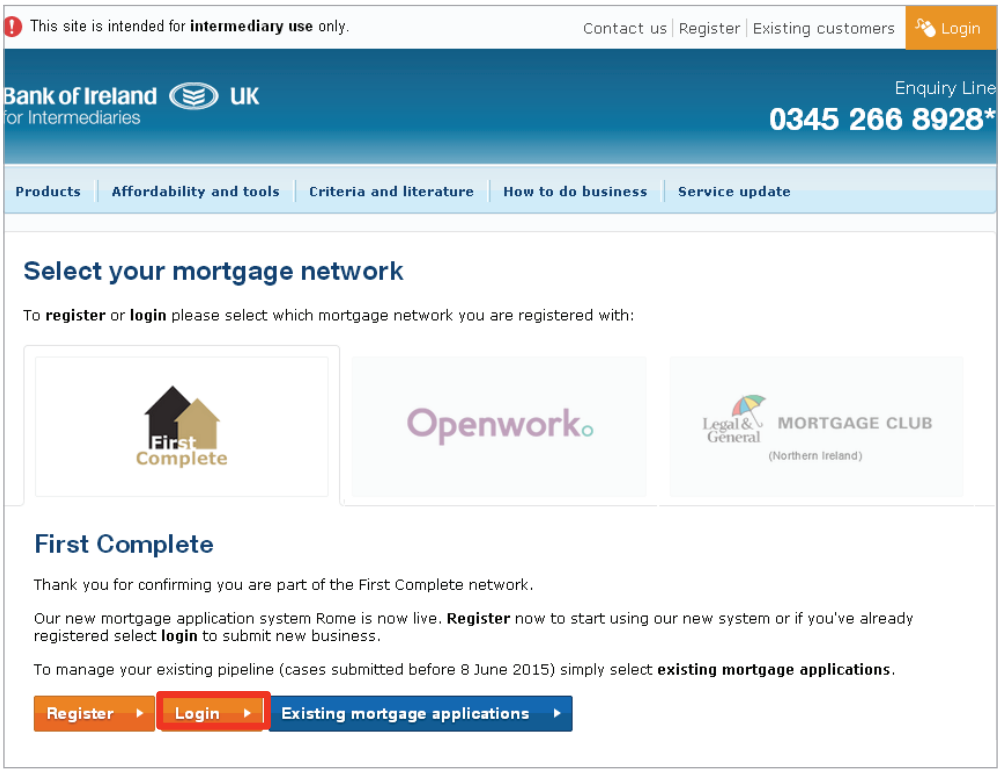
To log in to our new online mortgage application system once you have registered, simply visit **www.bankofireland4intermediaries.co.uk**

STEP 1



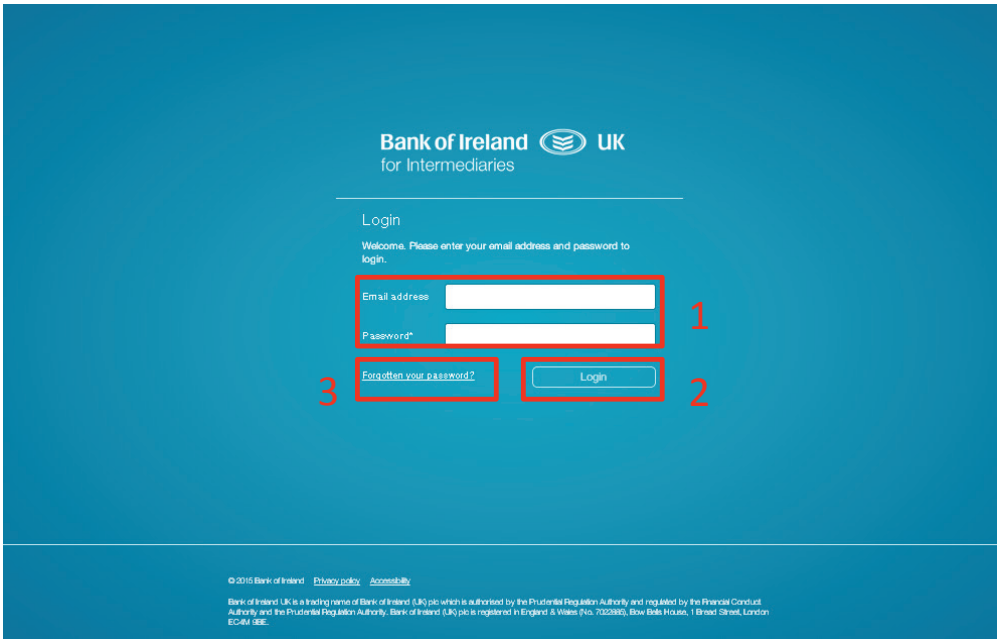
You'll find the **'Login'** button in the top right of the screen.

STEP 2



Select your mortgage network and then click the **'Login'** button. You will then be taken through to the login screen of our online mortgage application system.

STEP 3



1. Enter your email address, followed by your password. These are unique to you and should be kept private. Please note the email address filed is not case sensitive, but the password field is.
2. When you are happy with the details you have entered, click the **'Login'** button.
3. If you forget your password click on the **'forgotten your password?'** link and you'll be sent an email to reset your password.

If you get 'locked out' please call our sales support team on **0345 266 8928*** available from 9am to 5pm Monday to Friday.

Using the system

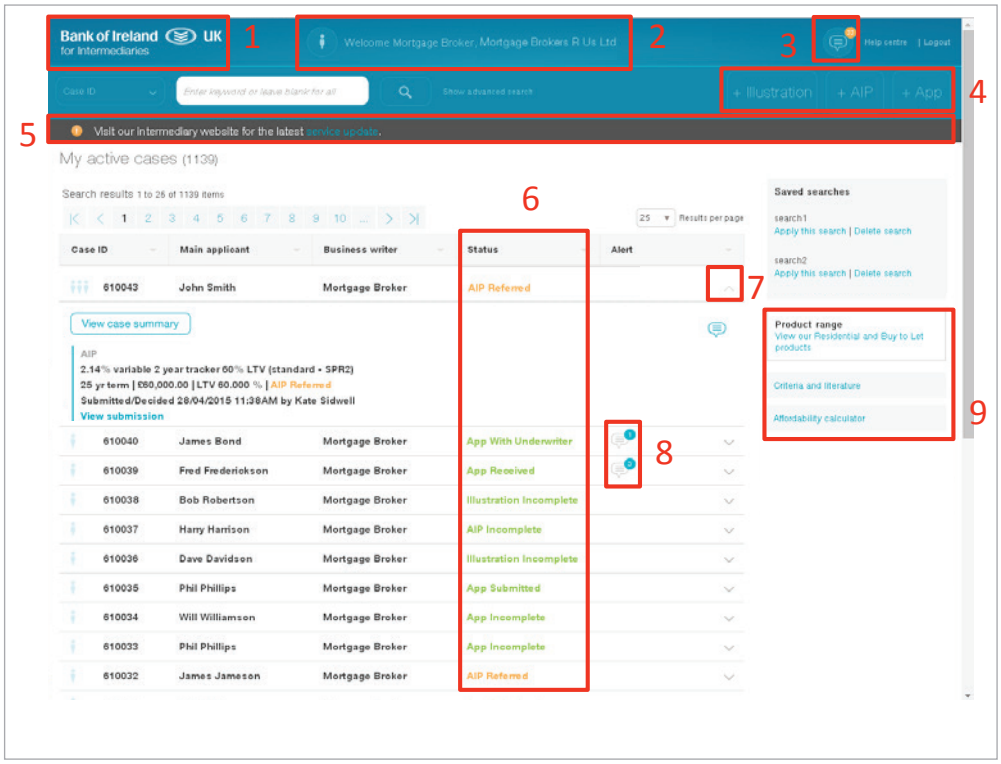
My Active Cases Screen

When you log in to our new online mortgage application system you'll be taken to the 'My Active Cases' screen. Here, you'll be able to see all of the Illustrations, AIPs and Applications that you have started or submitted.

The screen will display 25 cases per page, with the most recent activity listed at the top.

If your screen is left idle for 60 minutes or more, you'll automatically be logged out of the system.

You can progress either an Illustration or AIP to a full Application at any point and it will be populated with the data already entered. You can't progress a declined AIP to an Application.

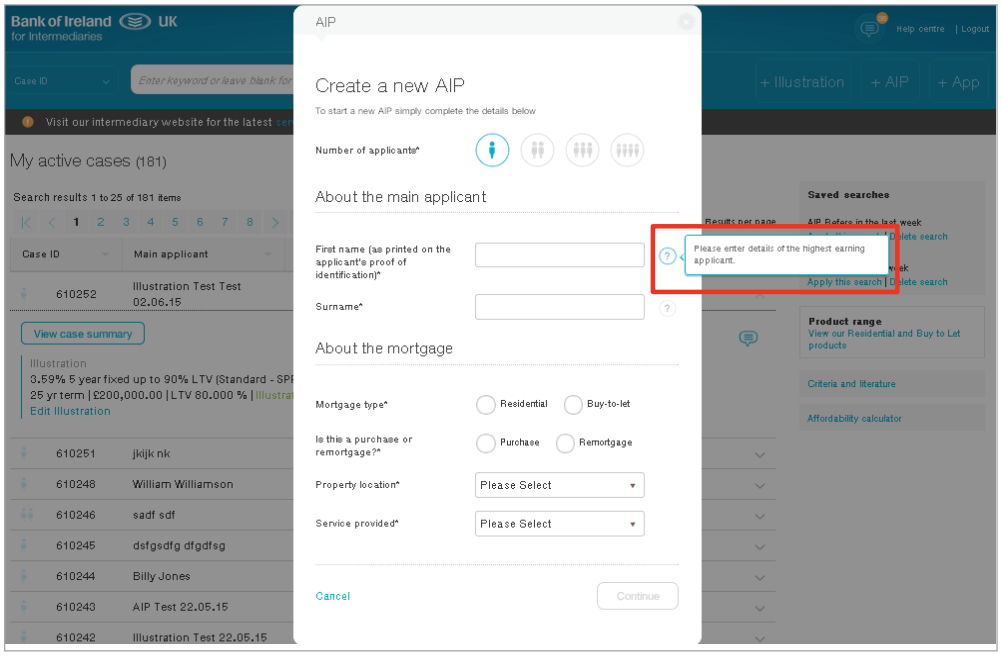


1. From anywhere on the site (excluding the Help centre page), you can click on our logo to go back to your active cases list.
2. To access your personal profile and registration details, just click on your name from anywhere on the site.
3. Click on the notification icon to view your current case messages. If you've notifications for multiple cases, just click on the case number to see the message for that particular case.

4. To start a new Illustration, or create an Approval In Principle (AIP), or a full Application (App), simply click the appropriate buttons.
5. Click this link to be taken to our intermediary site to see the latest service update.
6. The 'Status' column displays the current status of all cases displayed.
7. In your list of active cases (or search results), you can expand any individual case to give you more detail, and to access the case overview. To do this, just click on the drop down arrow.
8. If there is an alert icon showing, click on it to directly access any messages for that case.
9. You'll also find some useful links to the criteria and literature pages, plus the affordability calculator on our intermediary site.

Creating Illustrations, AIPs or Applications

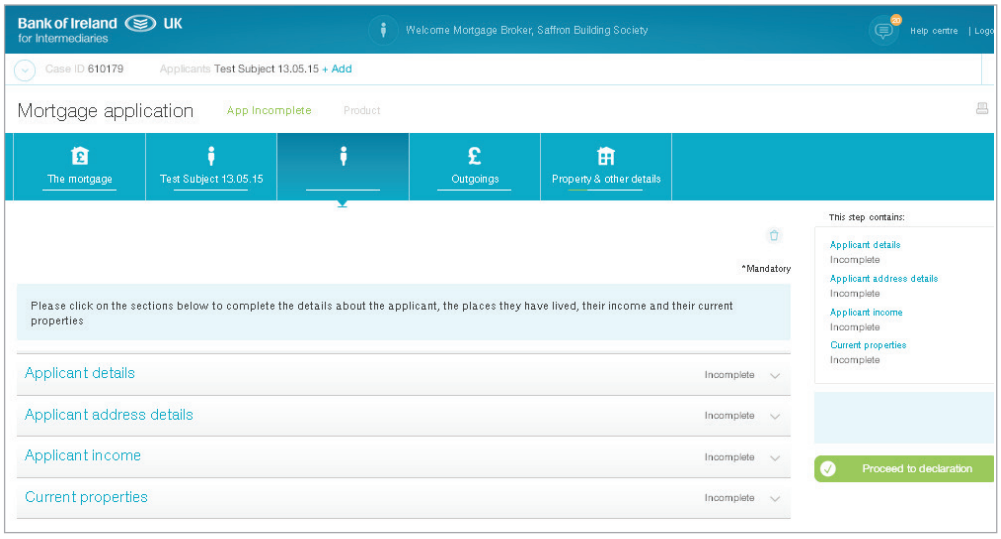
When you have clicked on the appropriate button on the 'My Active Cases' screen, a new window will pop up where you should enter the applicant's information. For all options you'll be required to:



- Confirm the number of applicants
- Enter the main applicant's name and surname
- Select the mortgage type and confirm whether it is a purchase or re-mortgage
- Chose the property location
- Confirm the service provided.

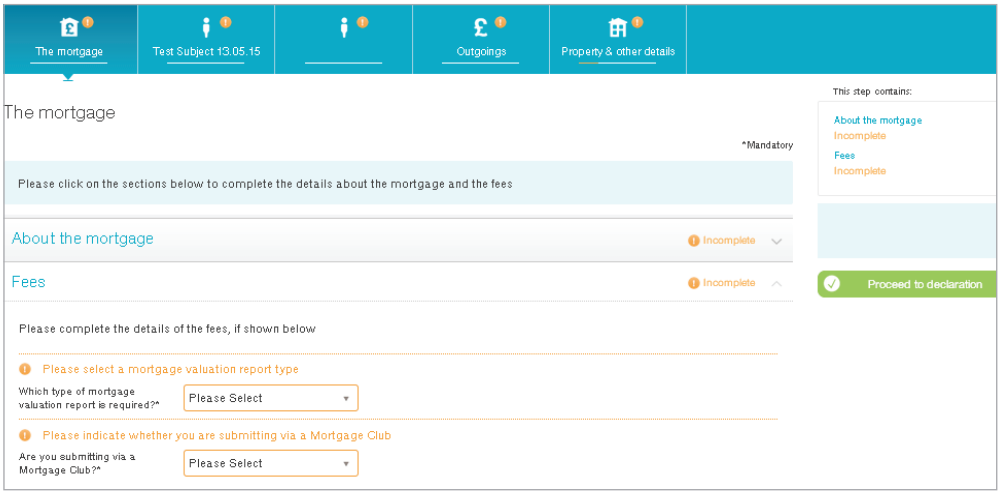
Please note – when navigating through the system, you'll come across **'?'** symbols. Clicking on these will reveal advisory notes as outlined in the example opposite.

Clicking **'Continue'** will then take you to the mortgage application screen where you'll need to enter more detailed information about the applicant. This includes details about:



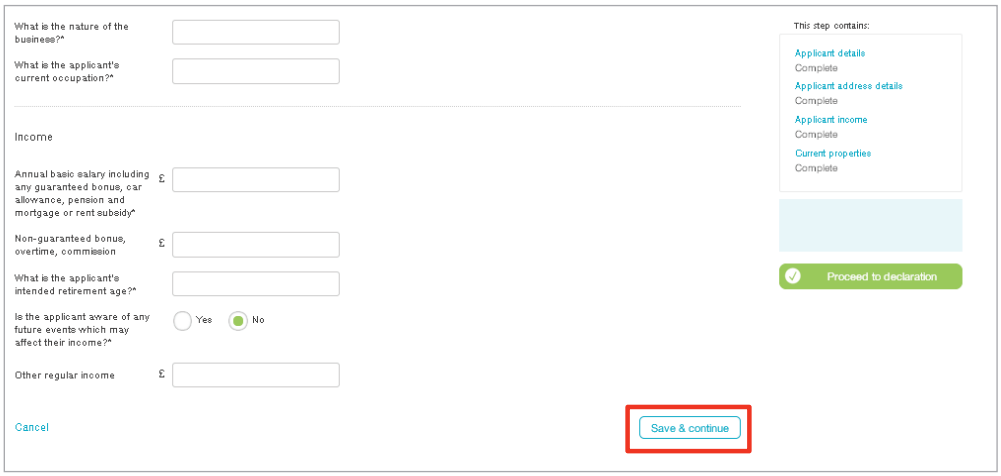
- The mortgage (and any fees included)
- The applicant's personal details, including age, income and address
- Any outgoings and financial commitments
- The property (not needed for Illustrations).

Please note – when entering details onto the system do not use commas, full stops or symbols in numeric fields and round figures up to the nearest pound.

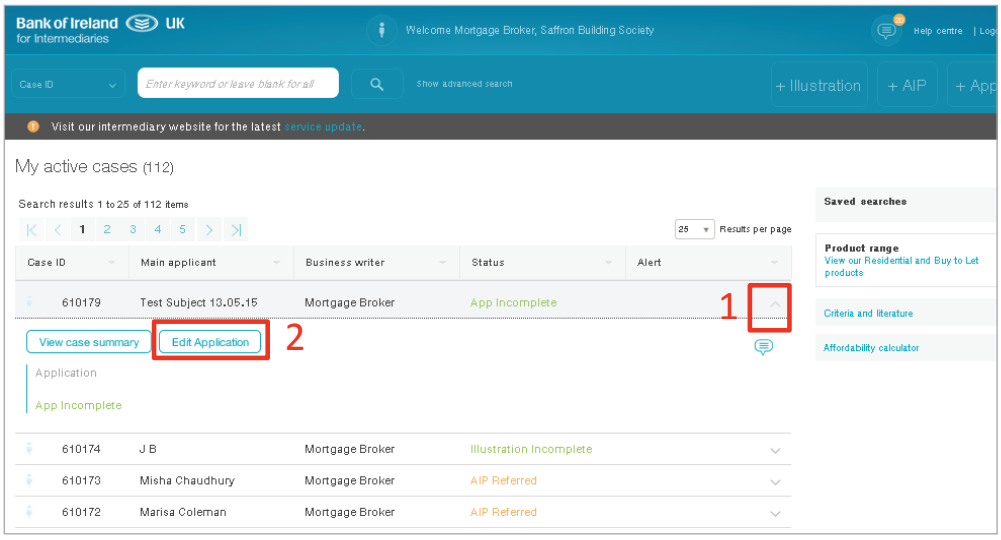


An orange error message will appear where mandatory information is missing. The navigation tabs will also display an orange ! symbol, and the progress bar will be orange too. You won't be able to submit an Illustration, AIP or Application until all mandatory fields are complete.

At any point in the application process, you can save your progress by clicking the **'Save & continue'** button at the bottom of each section.



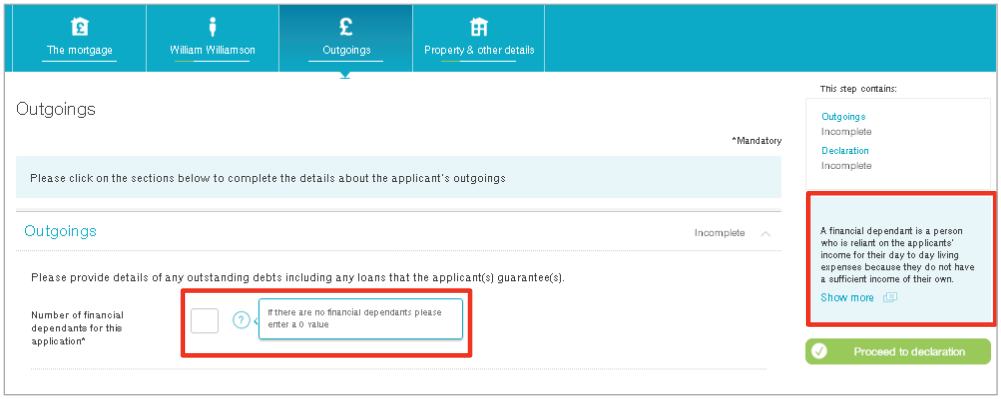
If at a later date you then wish to return to complete an Illustration, AIP or Application you started earlier you can do this from the **'My active cases'** screen.



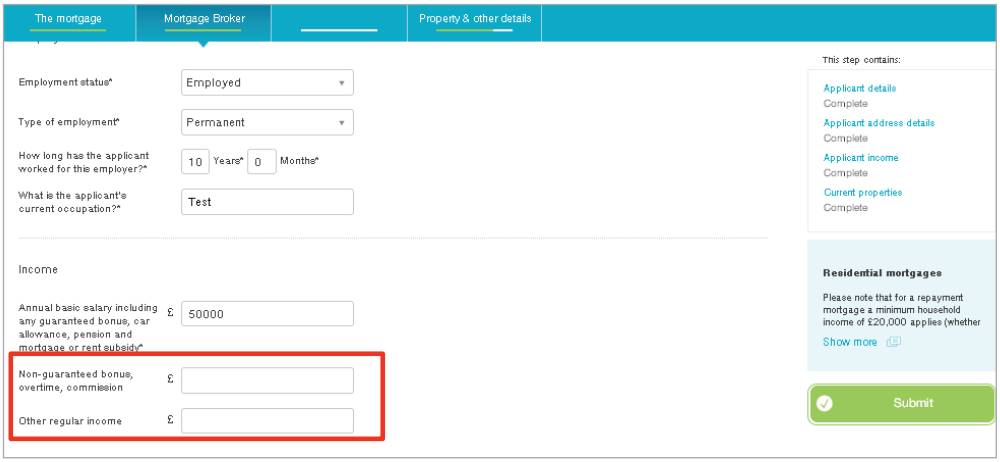
1. Firstly find the relevant case from the list and click the drop down arrow.

2. Then click on the **'Edit Application'** button to return to the mortgage application screen.

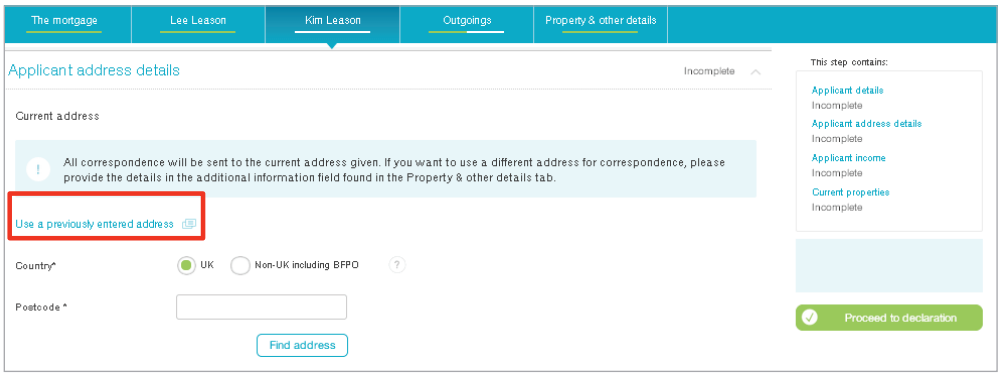
When going through the application process, you can call up contextual information relevant to the section you're completing. Clicking on the **'?'** icon next to a box will show a short description of what's required. If you click inside the box a more detailed explanation will appear in a blue panel on the right of the screen.



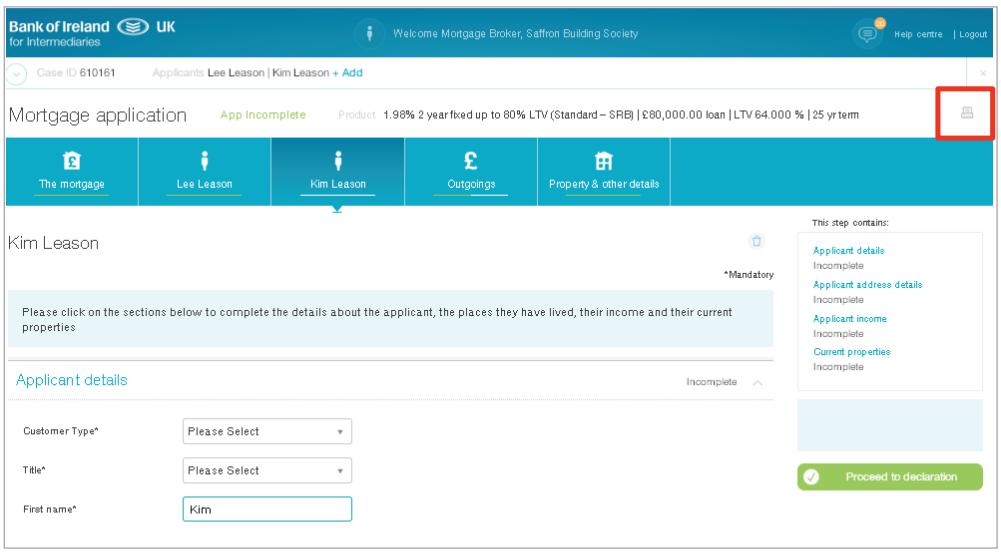
When prompted to enter details about the applicant's additional income, please leave these fields blank if not applicable (entering zero will produce an error message).



You can save time when entering the details for a case by using the **'Use a previously entered address'** button when details for additional applicants are the same as for applicant one (e.g. address details).

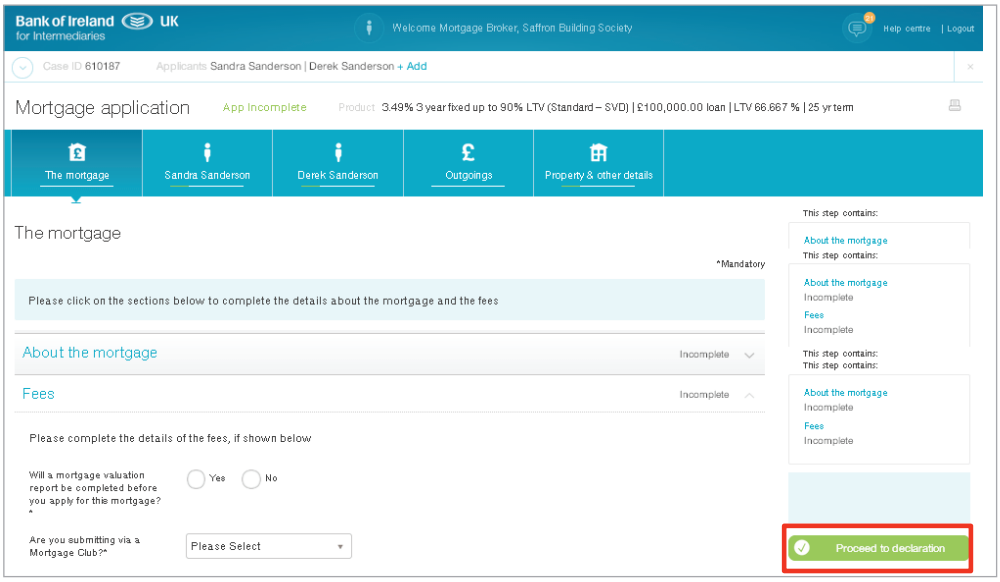


There is also a print option that allows you to print a copy to your local printer. Please note that this cannot be submitted as the application form, it is purely for your records.



Submitting An Illustration, AIP or Application

When you have finished entering all of your applicants' details, click on the green button on the right hand side of the page. For Illustrations this will state **'Generate Illustration'**. For AIPs this will state **'Submit'**. For Applications this will state **'Proceed to declaration'**.



When you generate an Illustration, AIP or Application a document bundle can be found within the '**Records'** tab on the case summary page. You'll will then be able to view or print these as required.

Please note – you need Adobe Acrobat to view PDF documents. This can be downloaded from Adobe's website.

When an application has been submitted the status on the **'My active cases'** page will be updated to show one of the following.

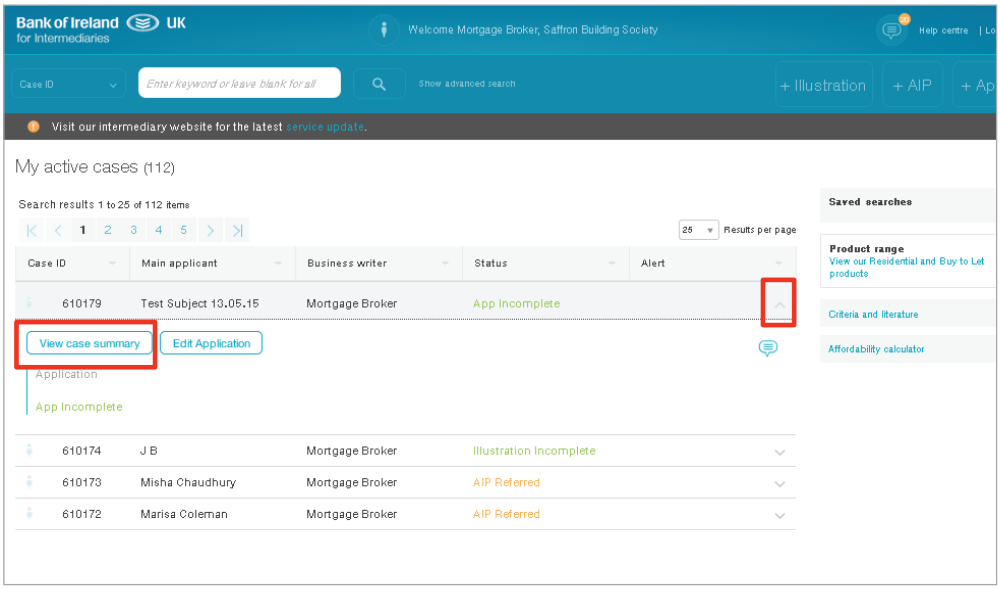
- **App With Underwriter** – the application has been passed to an underwriter for initial assessment (refered cases only).
- **App Accepted Pending Payment** – the application has been accepted but you must pay the valuation fee online within three working days, otherwise the case will be closed.
- **App Submitted** – the application has been accepted and submitted to our processing system.
- **App Received** – the application has been accepted and will be allocated to an underwriter for full assessment.
- **Awaiting assessment** – the application has been passed to an underwriter for full assessment.
- **Assessment completed** – the underwriter has assessed the application and will be in touch for further requirements.
- **Valuation received**
- **Application offered**
- **Funds released**
- **Application completed**
- **Application not proceeding**
- **Application declined**

Important Information

For a regulated application you must fulfil your responsibilities before submitting an AIP or Application. If you don't, you **must have** your clients' consent to do a credit search which will leave a footprint on their credit file and may influence future credit applications.

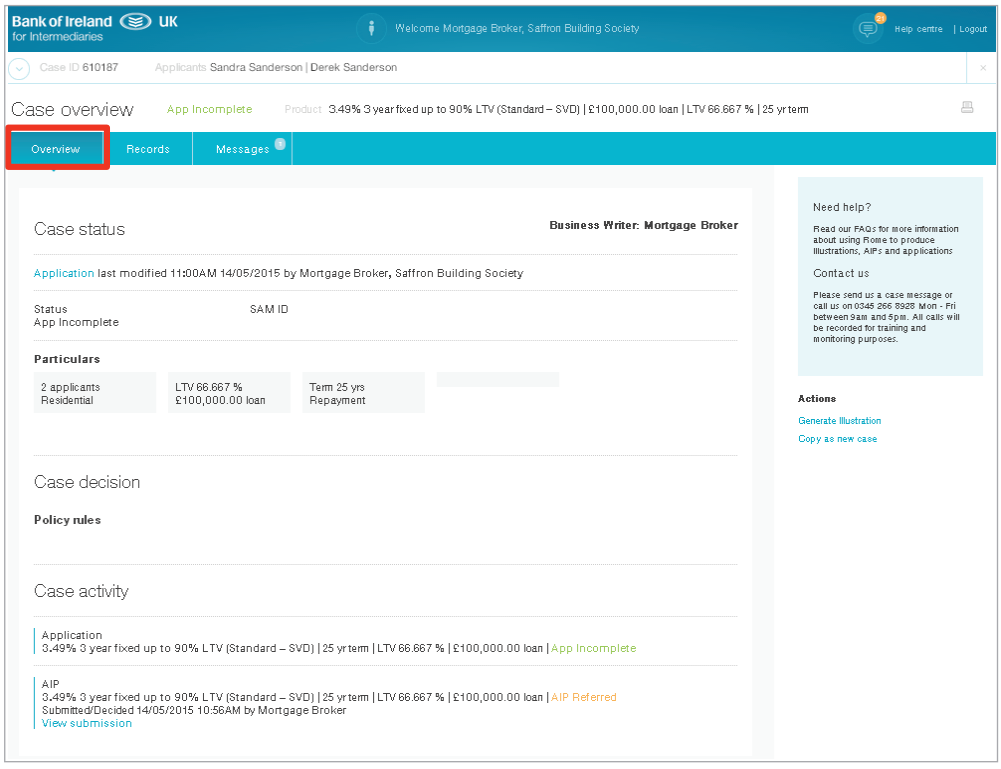
Viewing A Case Summary

If you want an overview of a particular case, you can do this at any time from the **'My active cases'** screen. Just click on the drop down arrow to expand the case view, and then click on the **'View case summary'** button. Within these pages, you'll be able to:

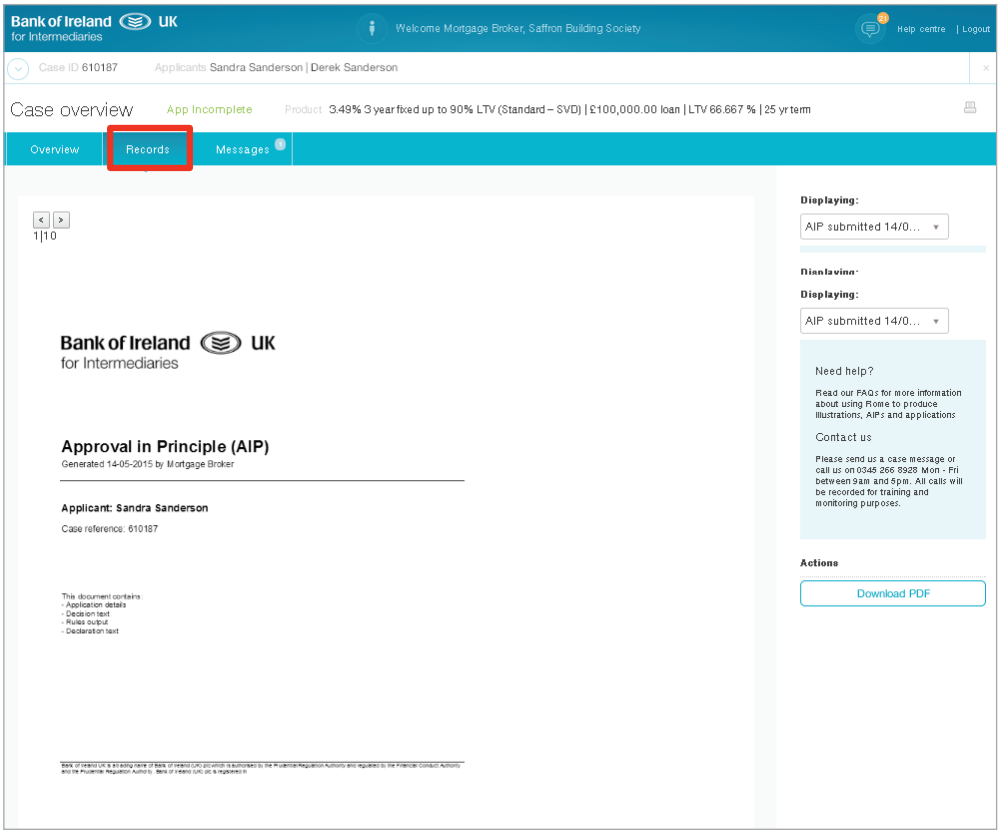


- See details about the applicant's application
- View or print any documents which have been generated as part of the submission
- Read, reply and send case messages
- Pay any necessary fees as part of the application process.

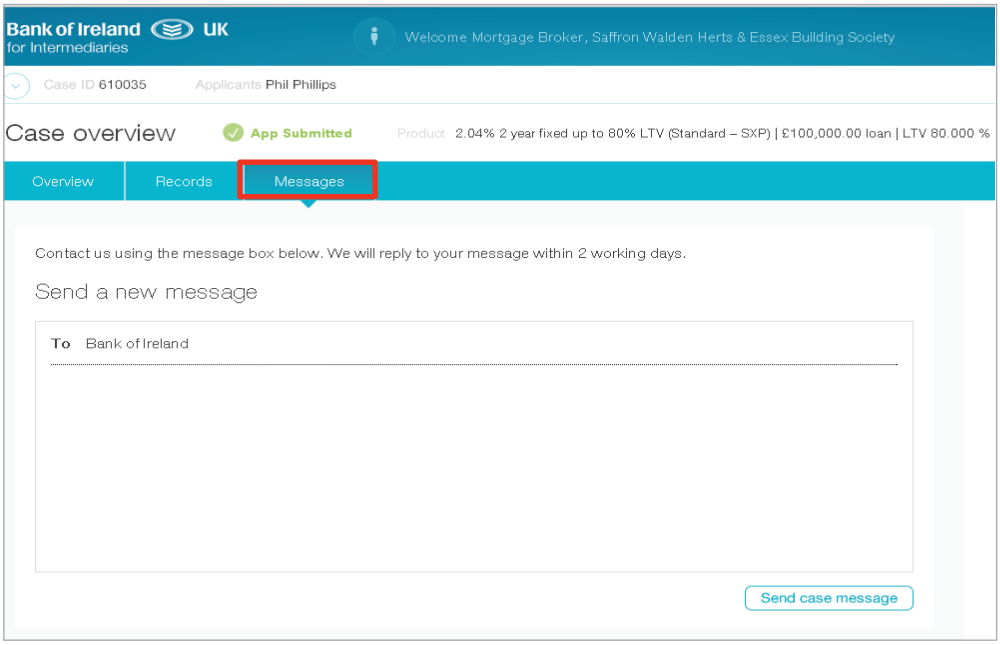
When in the case summary view, you'll see a number of tabs that will give you access to the features outlined above.



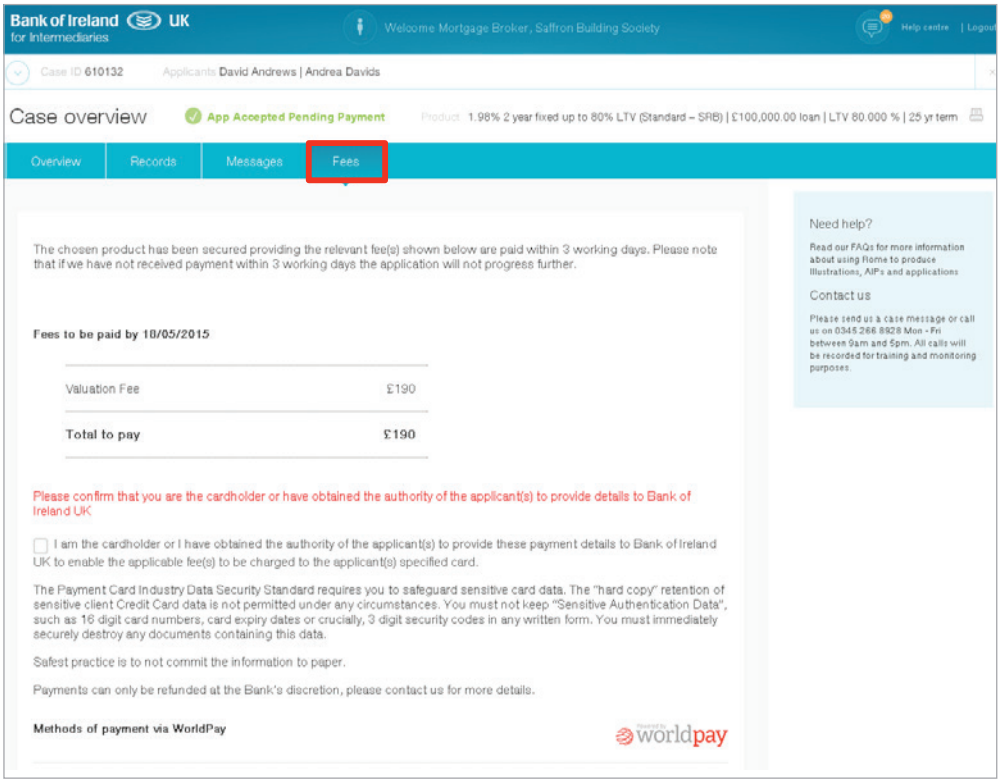
The case overview will display the details of the applicant's application.



The records tab will contain documents relating to the application.



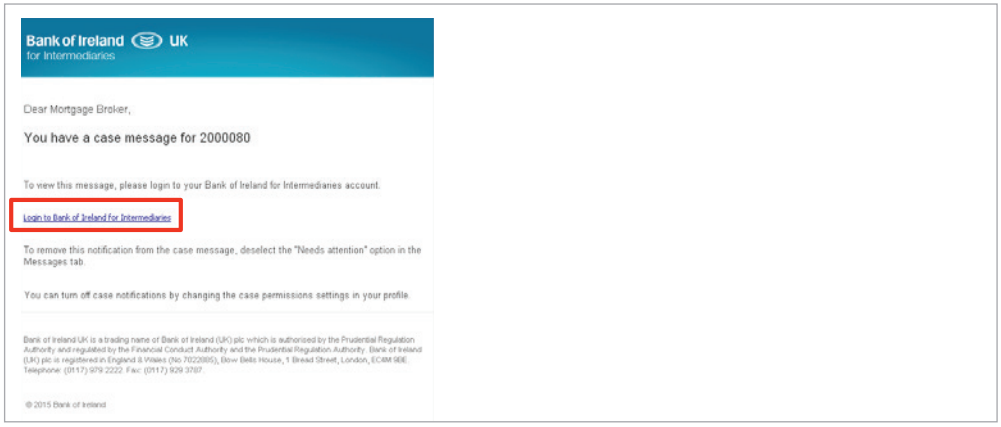
The message tab allows you to view and respond to any questions or queries from the underwriter.



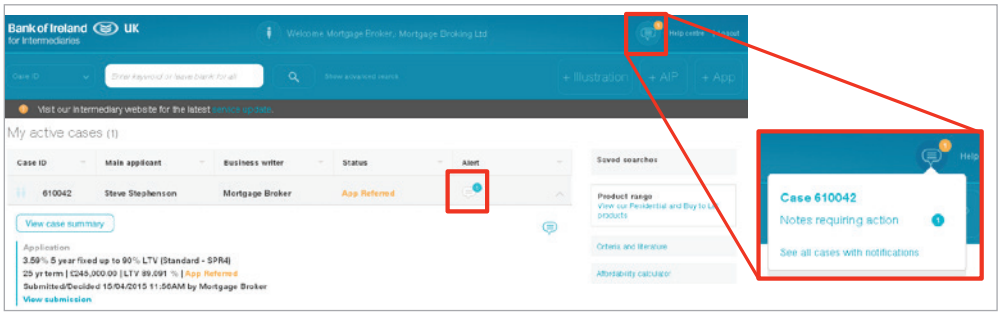
When an Application has been accepted pending payment, a fee tab will appear. This will allow you to pay the valuation fee online.

Receiving A Case Message

When you receive a case message, you'll receive an email alerting you that you have a message on a case that has been marked for attention. Just click on the link to be taken through to the system to view the message.

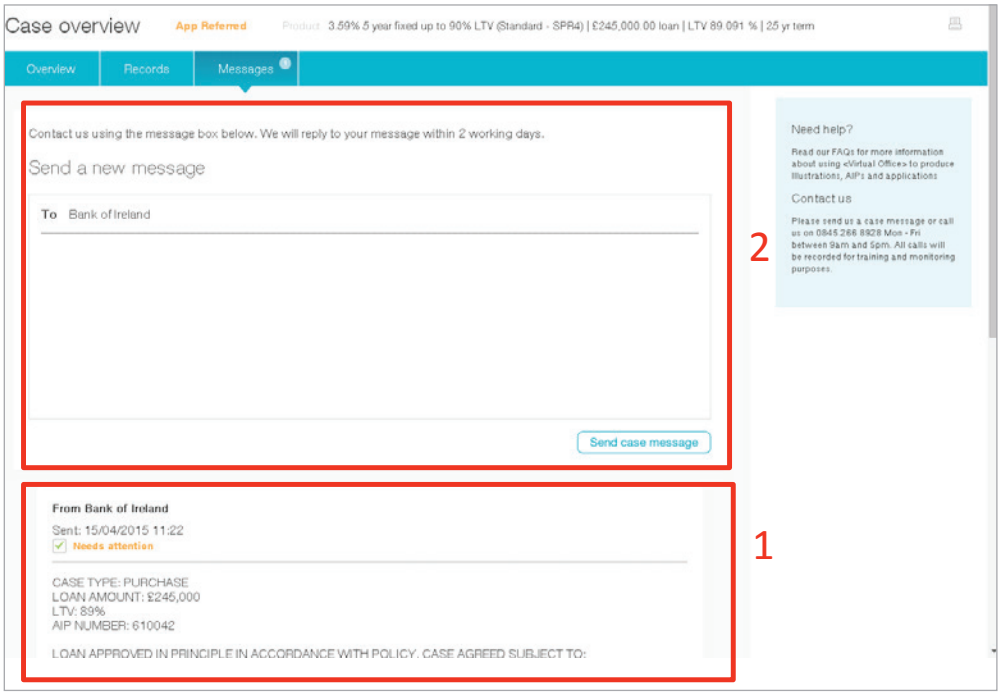


Message alerts in the system will show on the notifications icon at the top of the screen and the message icon in the Alert section of the case information line.



Click on the notifications icon to show cases with messages that currently require action.

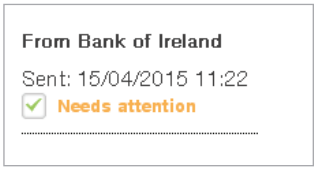
To view the message, click on the case number in the notifications list, or click on either of the message icons in the case information section.



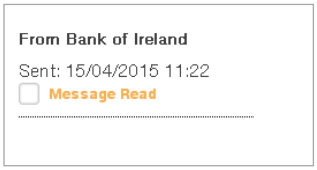
1. You'll then be taken to the Messages section of the Case Overview screen to read the message.

2. If a reply is required, simply type it into the 'Send a new message' box. Once you're happy with it, click the **'Send case message'** button.

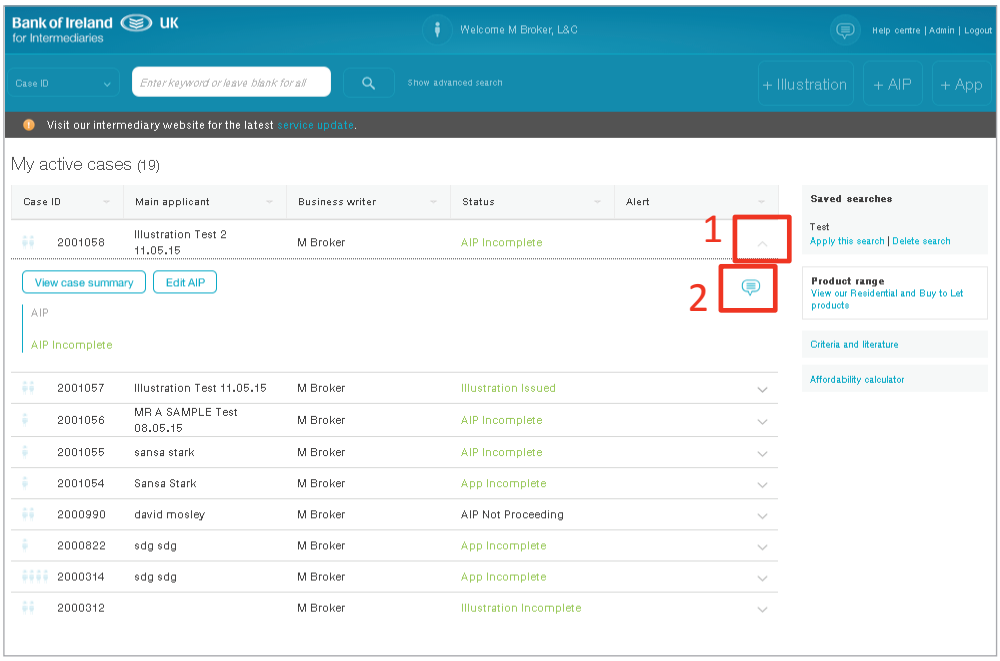
To remove the notification, click on the tick in the **'Needs attention'** box.



This will change to **'Message Read'** and remove the notification.

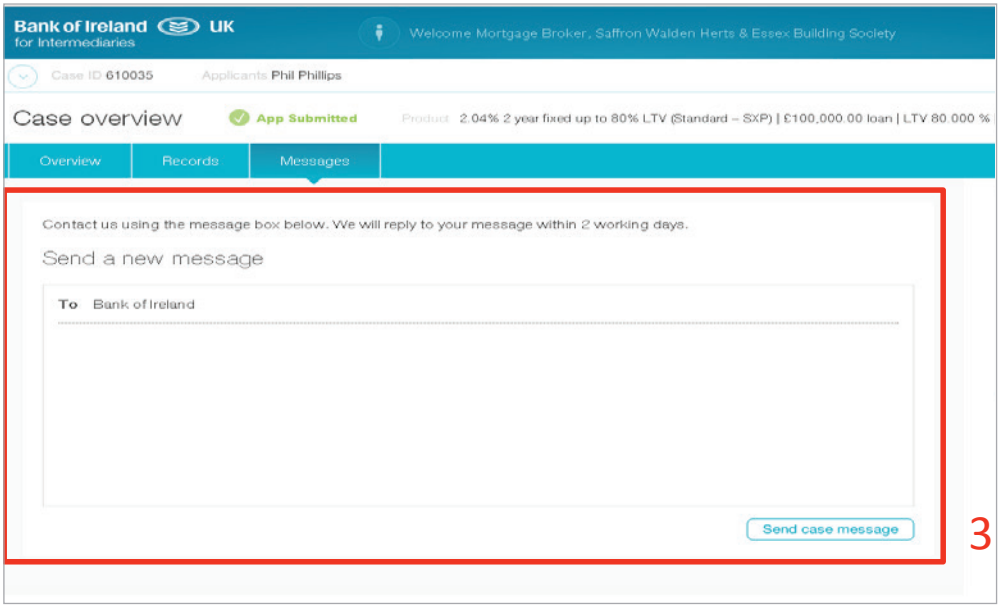


Sending A Case Message



1. If you're in the **'My active cases'** view, select the relevant case and click the drop down arrow to expand the case.

2. Then click on the message icon.



3. This will take you directly to the Messages tab in the Case overview for that case. Here you can type your message in the **'Send a new message'** box and click the **'Send case message'** button when you are happy with it.

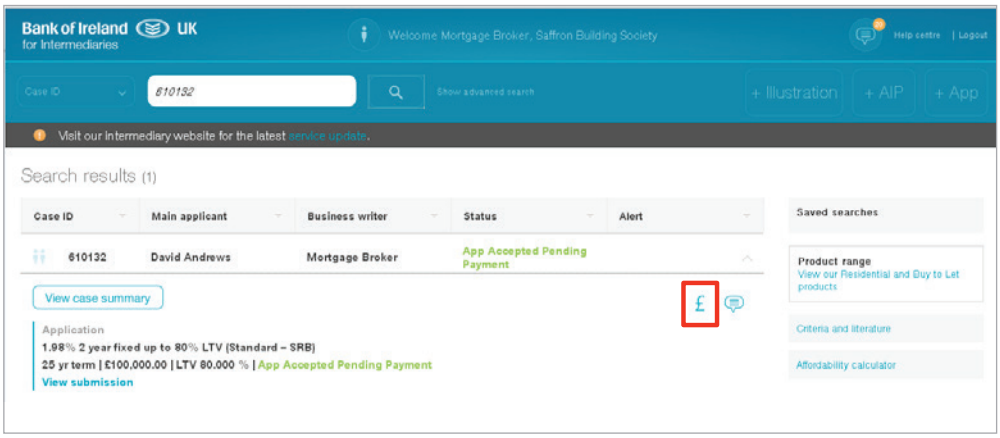
If you're already in Case overview, simply click on to the Messages tab and follow the same procedure.

Please note – the case messaging has to be specific to the case you are currently in.

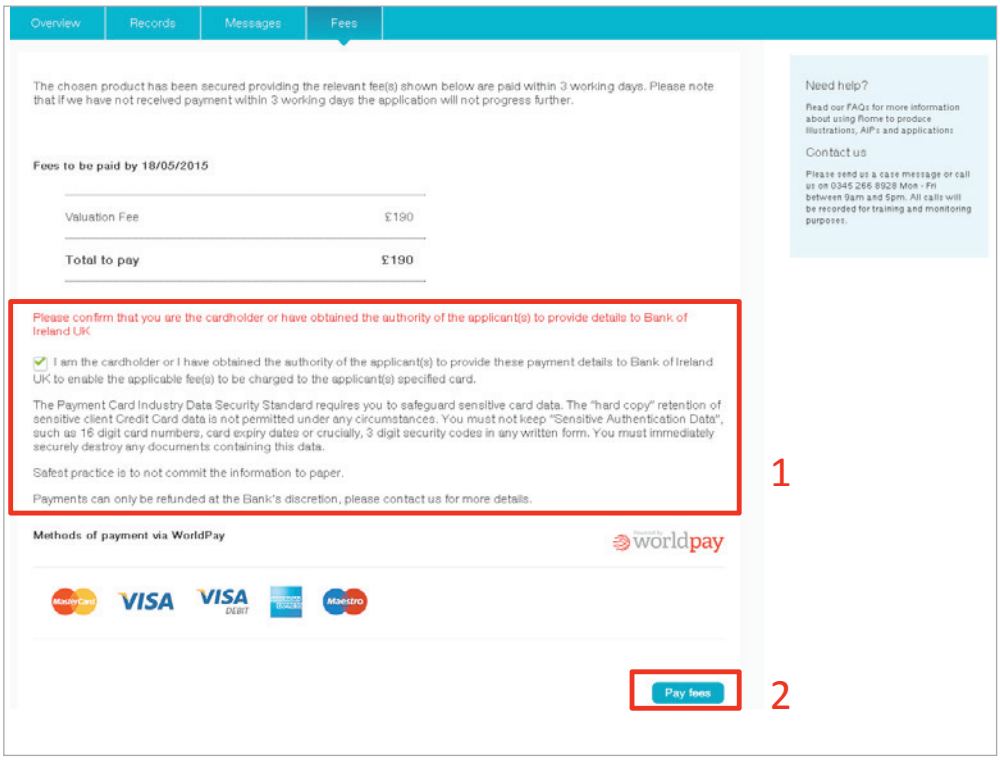
Fees

- **Product Fees** – if fees are applicable to a product they will show in the relevant fields.
- **Intermediary Fee** – this is the fee that you are charging the applicant for arranging this mortgage. You'll need to select whether the fee is refundable or payable at application or completion.
- **Procuration Fee** – we will pay the procuration fee to the Network. Please check with the Network for details on the fee you'll receive.
- **Valuation Fee** – select the type of valuation the applicant wants. The fee payable will automatically populate for Standard Mortgage Valuation Report and HomeBuyer Report. Where the valuation fee is payable, you'll be asked to pay online by debit or credit card within three working days of acceptance, otherwise the case will be closed.

When your application has been accepted pending payment, you'll be prompted to pay the valuation fee. As well as a fee tab appearing in the case summary page, you'll also see a **£** appearing in the alert column of the relevant case.



To pay the fee, simply navigate to the fee tab within the case summary page to complete the online payment process.

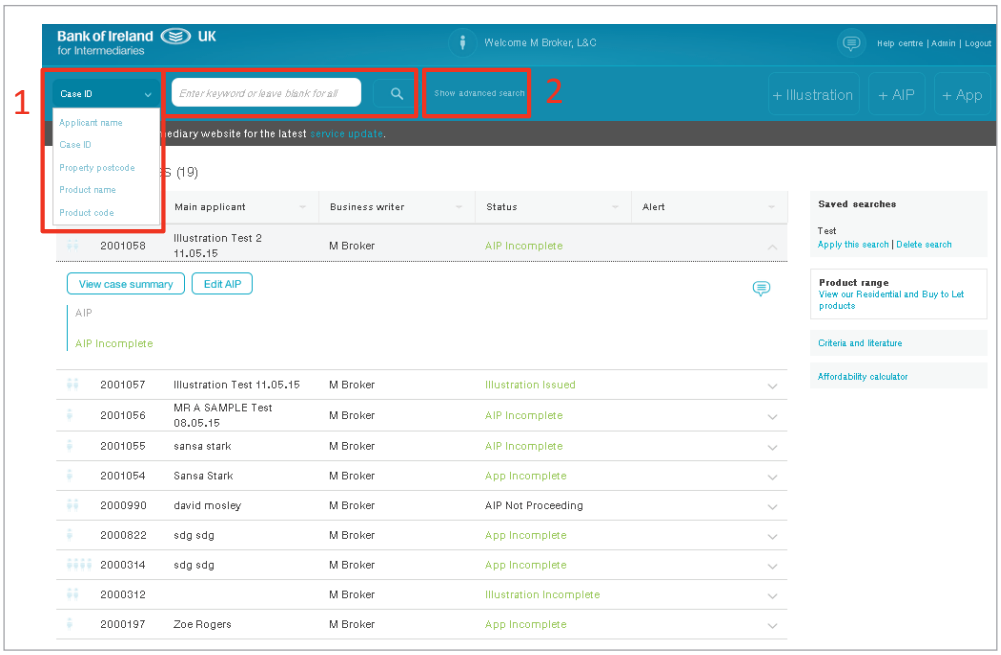


1. Tick the box to confirm you have read the declaration.
2. Then click the **'Pay fees'** button.

Once you have completed the payment process, the fees tab will update to confirm your payment. The application status will also be changed to **'App Received'**.

How To Use The System's Search Functions

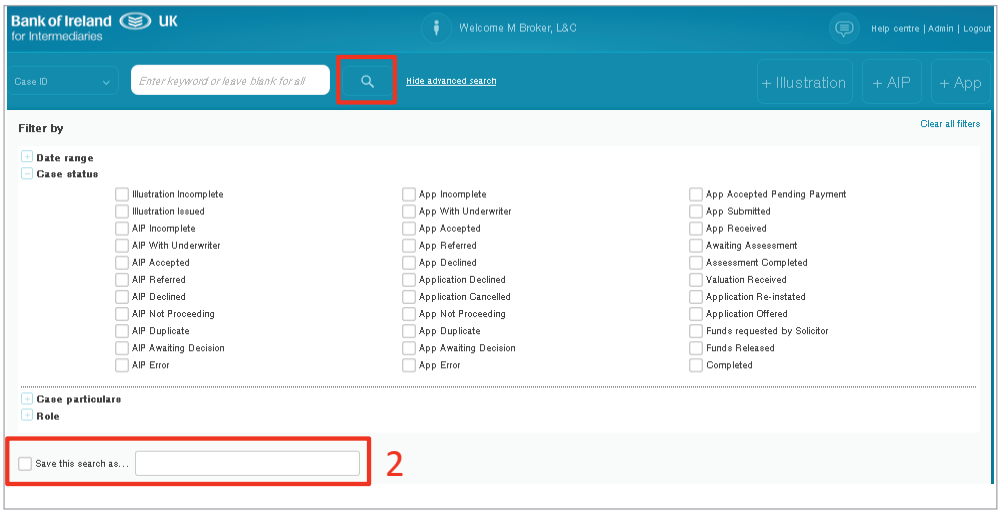
The new system aims to make it as easy as possible to find the information you are looking for.



1. To undertake a basic search, select the search type from the drop down menu, then key in the search term and click the icon.

2. If you wish to undertake a more detailed search, simply click on **'Show advanced search'** button at the top of the page.

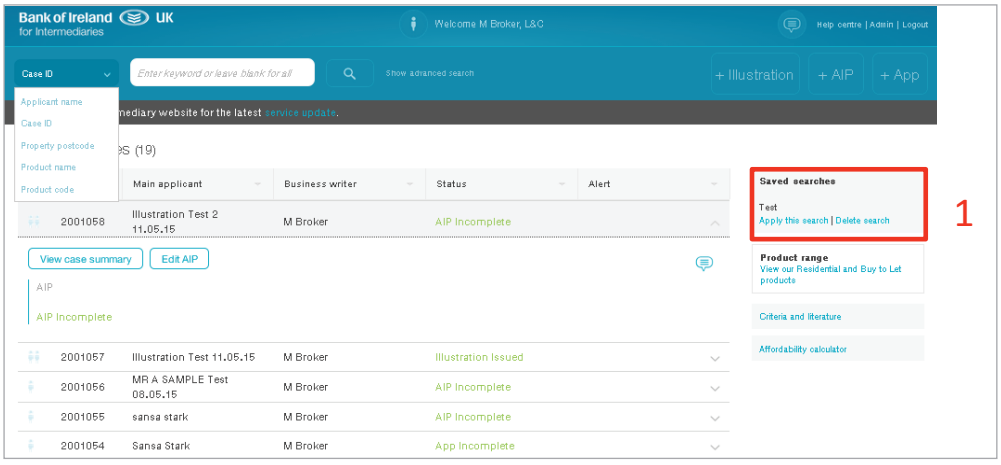
Once in the advanced search page, you can search by a number of filters, including: date range, case status, case particulars and role.



1. When you have chosen your filters, simply click the icon to undertake the search.

2. If you want to save your search filters, tick the **'Save this search as'** box and enter an appropriate name.

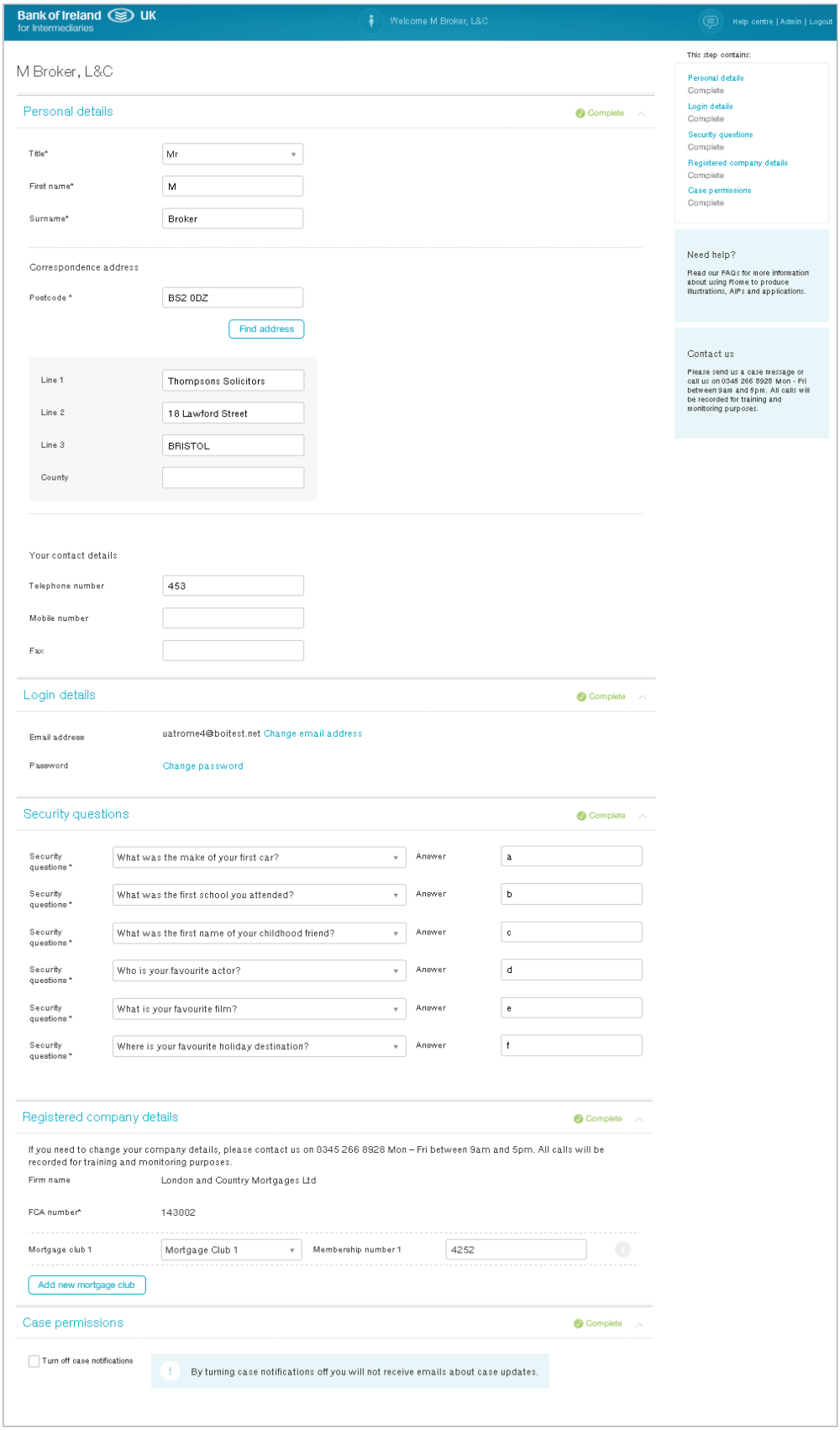
Your saved searches will show on the right hand side of the 'My Active Cases' page in the Saved Searches box.



1. If at any time you want to run an advanced search (using the filters you have previously set up and saved), simply click on the **'Apply this search'** link. If you want to delete this search, just click on the **'Delete search'** link and it will be removed.

My Profile

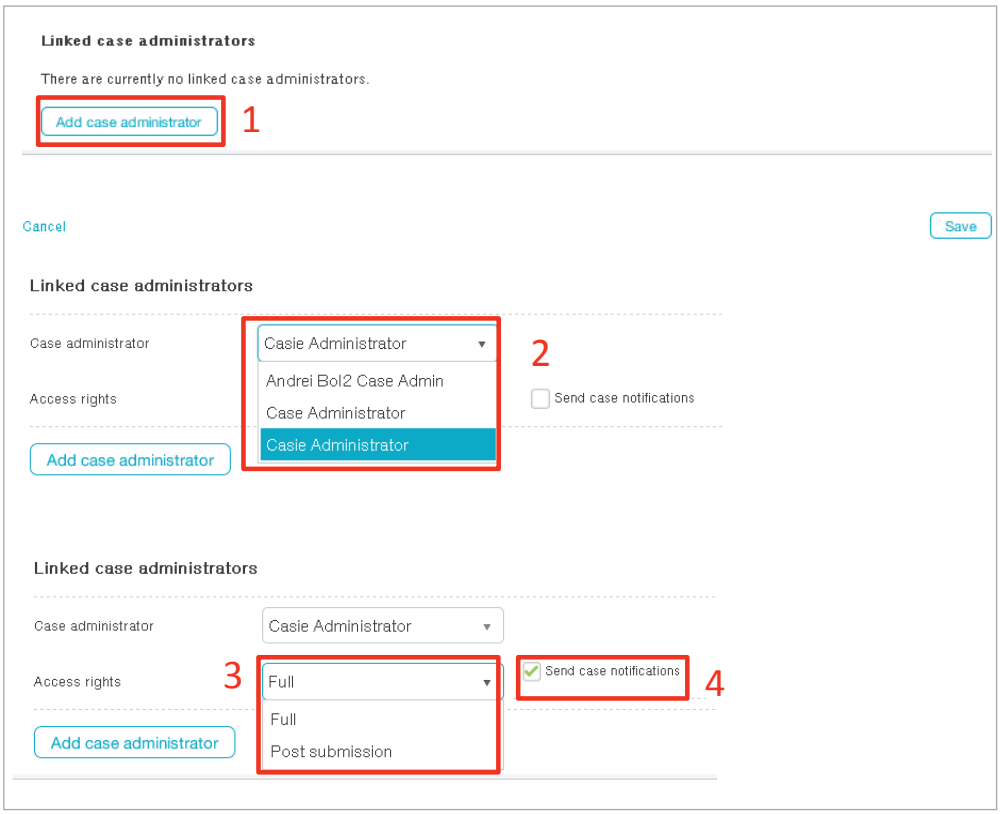
Your profile page contains your personal details which you entered when you first registered on the site. When on this page, you can:



- Amend your personal details
- Change your password
- Change your email address
- Update case permissions
- Add or remove mortgage clubs.

Within your profile, you can also Link Business Writers and Case Administrators. You can find this at the bottom of the page.

This means a Case Administrator can manage cases on behalf of a Business Writer. To do this, a Business Writer must first set up the case permissions for their Case Administrator(s).



1. To add a Case Administrator, click on the **'Add case administrator'** button.
2. Then select the relevant name from the Case Administrator drop down menu.
3. Then select the level of Access rights from the drop down menu.
4. Put a tick in the **'Send case notifications'** box to allow an Administrator to send and receive case messages.

Full allows the Case Administrator to fully manage a case after it has been created, this includes keying in data.

Post submission allows the Case Administrator to manage a case only after an application has been submitted with all fees paid and received by the bank. (App Received status and onwards).

Please note – only a Business Writer can create a case in the first place.

Useful Information

All Loan Types

Most cases will receive an automatic decision within one minute. Where an immediate decision is not possible the case will be referred to an underwriter who will complete an assessment within three working days. You'll be able to view the underwriter's response.

Applicant Income Details

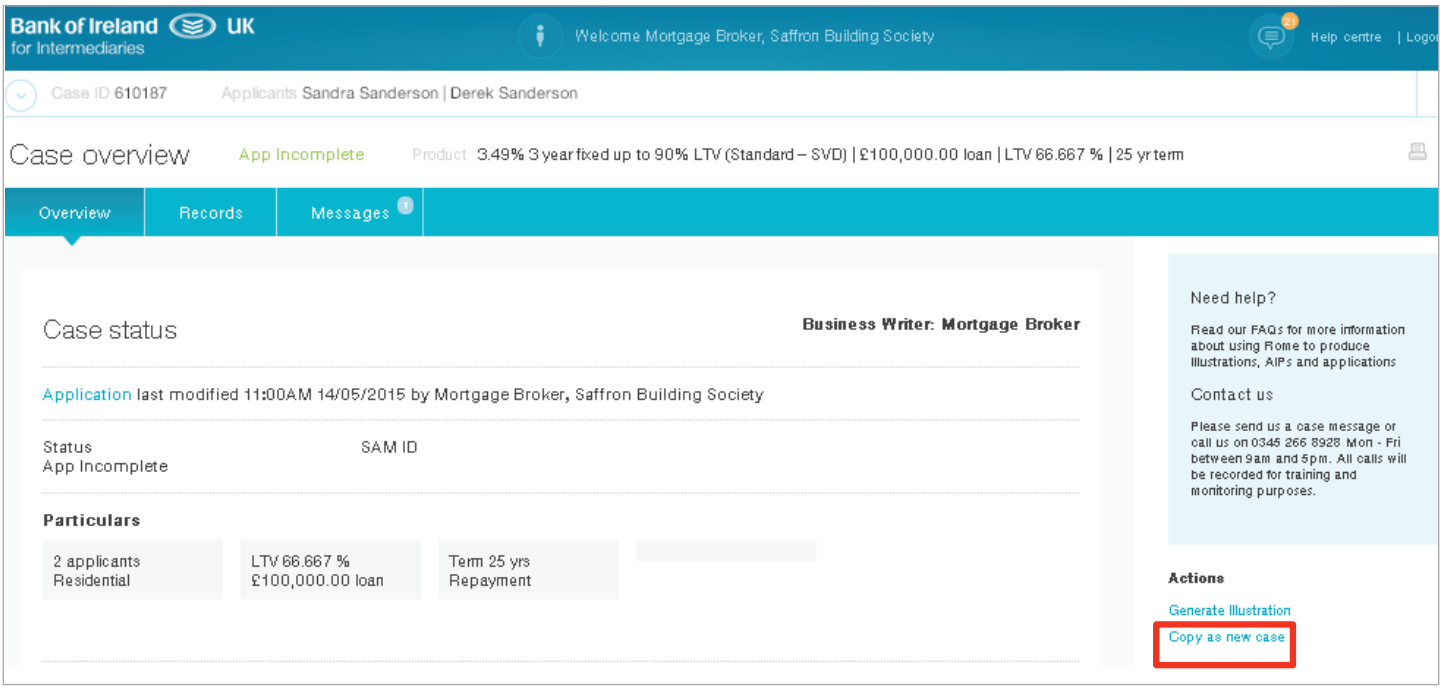
Where there are more than two applicants, please enter the two highest earners as applicants one and two.

When completing an AIP or Application we will ask for the following details:

- **Employed Applicants** – Annual Basic Salary, Non-Guaranteed Overtime/Bonus/Commission and other Regular Income.
- **Self Employed Applicants** – Gross income for previous financial year.

Buy to Let Cases

When applying for more than one Buy to Let case for a borrower, you can **'Copy as new case'.** This can be found in the case overview tab within the case summary section. This facility will create a new case ID using the previous details. Simply change any different information e.g. property type, product, loan amount and then submit.



In an AIP or full Application you'll be asked to enter details of any existing mortgages. If the applicant is remortgaging their existing residential property mortgage onto a Buy to Let basis please enter '0' as the existing mortgage amount. You'll need to provide the following information at the end of the form:

- Loan amount (including any capital being raised)
- Estimated rental to be received.

Please note any automatic acceptance assumes that the rental received will meet our minimum Estimated Rental Value (ERV). This will be recalculated when the valuation is received. Please see our lending criteria on our website **www.bankofireland4intermediaries.co.uk** for full details.

Case Amendments

At any time before you submit a case for a decision you can make amendments. Once a case has been submitted, the save/ submit options will remain available to you until it has been allocated to an underwriter.

Applicant Verification

In line with Anti-Money Laundering Regulations and to help protect against fraud, we are required by law to verify the names and addresses of all applicants. When we receive the applicant's application we will attempt to electronically verify their identity through a credit reference agency. If we are unable to obtain this information we will ask you for identification documents. If this is necessary, we will give you a list of acceptable documents to send with our other requirements.

Decisions Explained

- **Accept** – if your case is accepted you'll be asked to pay the valuation fee online within three working days, otherwise the case will be closed.

Please note that anything written in the AIP or Applications additional information section will not be taken into account with an auto accept. However, this additional text will be reviewed by an underwriter and subsequently the decision may change. We reserve the right to request further information and review our decision if major differences exist when the application is submitted.

- **Decline** – if a case is an auto decline you have the right under the Data Protection Act to request that an underwriter reviews a credit scored decision.

Please note that if the case has been declined because of the credit score and the applicant would like to appeal, information on how to do this can be found in 'Our Decision Explained' booklet which is available from us on request.

- **Refer** – this means that the case needs referral to an underwriter to decide whether we are able to proceed with it. An underwriter will normally review your case within three working days. Click on the 'Messages' tab within the case summary section to view the underwriter decision for the case.

Interest Only Cases

If any part of a residential mortgage is interest only we will require evidence of the chosen repayment strategy. Please see our lending criteria on our website **www.bankofireland4intermediaries.co.uk** for full details.

Loan Type

Select the loan type required i.e. fixed rates, trackers etc. Only products of the selected loan type will be shown in the drop down list.

Outgoings

Please key in all committed outgoings and indicate if they are to be repaid on completion. If you have already submitted an AIP the total of the committed outgoings declared in the full application should match the total committed outgoings declared in the AIP.

Porting Cases

If you have a Bank of Ireland customer who would like to port their existing mortgage product to a new property, please call our sales enquiry line on **0345 266 8928*.**

Returned Rules

U100	Notice of Correction
D Rules	Decline
X Rules	Exception to criteria – referred to an underwriter
U Rules	Application requires assessment by an underwriter
I Rules	Information rules to assist with underwriter requirements

Although all relevant rules will be displayed, if any decline rules are returned the case will not be referred as it has been automatically declined. The only exceptions to this are if the applicants have registered a Notice of Correction (Rule U100) or the 'Unmatched Address' rule is returned (U209). An underwriter will assess these cases.

The 'Information Rules' will assist in underwriter requirements and will advise if the applicants are on the Electoral Roll, if so for how long, and will cover both current and previous addresses. 'I' rules will also advise if the applicant's existing mortgage is shown on the credit bureau and whether it has been held for more than 12 months. These rules will indicate whether you need to obtain proof of residency and/or proof of mortgage payments.

Solicitor's Details

If the product the applicant is applying for includes standard legal fees, this section will be automatically populated for you.

Any Problems

If you are having problems with the system please contact our sales support team from 9am to 5pm, Monday to Friday on **0345 266 8928***. If we are unable to resolve your query immediately, we will take your details, investigate the problem and get back to you.

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* Please note calls may be recorded for training and monitoring purposes.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. All queries relating to our UK mortgage products and services should be addressed to our UK administration centre at:- Bank of Ireland (UK Mortgages), PO Box 3191, One Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222. Fax: (0117) 929 3787.

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